

IN RE:

KERRY PATRICK SEIFEN  
LUANN ELLEN SEIFEN  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-21729

Chapter 13

Related to Doc. No. 158

**BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of January 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

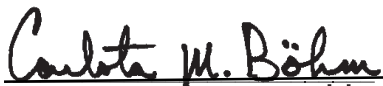
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Carlota M. Böhm, Judge jah  
United States Bankruptcy Court

FILED  
1/16/24 1:17 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Kerry Patrick Seifen  
Luann Ellen Seifen  
Debtors

Case No. 18-21729-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Kerry Patrick Seifen, Luann Ellen Seifen, 124 S. Jefferson Avenue, Canonsburg, PA 15317-1505
cr	+ Kondaur Capital Corporation, Ghidotti Berger, LLP, 1920 Old Tustin Ave, Santa Ana, CA 92705-7811
15377051	+ AJX MORTGAGE TRUST I, A DELAWARE, TRUST, WILMINGTON SAVINGS FUND, SOCIETY, FSB, TRUSTEE, Gregory Funding, LLC, PO Box 230579 Tigard, OR 97281-0579
14824342	#+ Angott Surgical, 88 Wellness Way, Washington, PA 15301-9720
14824343	+ Avelo Mortgage, 600 Las Colinas Blvd. E#, Irving, TX 75039-5616
14824347	+ Canonburg Hospital, P.O. Box 951880, Cleveland, OH 44193-0020
14885900	+ Clearview Federal Credit Union, c/o AAS Debt Recovery Inc, 2526 Monroeville Blvd Suite 205, Monroeville, PA 15146-2371
14824353	Collection Service Ctr., Inc., P.O. Box 14931, Pittsburgh, PA 15234-0931
14824358	+ Fed Loan Serv, P.O. Box 61047, Harrisburg, PA 17106-1047
14824360	+ Greater Washington Road, P.O. Box 182504, Columbus, OH 43218-2504
14824362	+ KligenSmith Health, P.O. Box 151, Ford City, PA 16226-0151
14824363	+ KligenSmith Health, P.O. Box 151, Ford City, PA 16226-0151
15325328	+ Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314
14824364	+ Lifeline Sleep Centers, 2030 Ardmore Blvd., Pittsburgh, PA 15221-4652
14858843	PERITUS PORTFOLIO SERVICES II / NCEP, PO BOX 141419, IRVING, TX 75014-1419
14824365	#+ Receivables Performance, 20816 44th Ave. W, Lynnwood, WA 98036-7744
14824369	+ SW PA Pulmonary, 997 North Main Street, Washington, PA 15301-2807
14937316	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14824371	Vanguard, 18005231188, Hartford, CT
14824373	+ Washington Family Medicine, 95 Leonard Ave., Washington, PA 15301-3368
14824374	+ Washington Health Systems, 155 Wilson Ave., Washington, PA 15301-3336

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2024 04:00:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	Wilmington Savings Fund Society, FSB, doing busine, ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
14824341	+ Email/Text: melindaf@aasdebt recoveryinc.com	Jan 17 2024 04:00:00	AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
14834397	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 17 2024 04:00:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

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14824344	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
14878828	Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	BCAT 2014-4TT, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14860413	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15593785	+ Email/Text: ebnjts@grblaw.com	Jan 17 2024 04:00:00	Borough of Canonsburg, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
14824345	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:26	CACH LLC, 4340 S. Mona Co. St., Unit 2, Denver, CO 80237-3485
14877971	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:26	CACH, LLC its successors and assigns as assignee, of General Electric Capital Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14824348	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2024 04:08:26	Capital One, P.O. Box 85520, Richmond, VA 23285
14824352	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:22	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14824346	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:31	Cach, LLC, 4340 S. Monaco St., Unit 2, Denver, CO 80237-3485
14824349	+ Email/Text: bankruptcy@cashcall.com	Jan 17 2024 04:01:00	Cashcall Inc., 1 City Blvd. W, Orange, CA 92868-3621
14824354	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 17 2024 04:01:00	Credit Collecion Service, P.O. Box 9134, Needham Heights, MA 02494-9134
14824356	+ Email/Text: bknotice@ercbpo.com	Jan 17 2024 04:01:00	Enhanced Recovery Co. L, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
14824359	Email/Text: rj@ffcc.com	Jan 17 2024 04:00:00	First Federal Credit Control, 24700 Chargin Blvd., Ste 205, Cleveland, OH 44122
14824357	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 17 2024 04:00:00	Fashion Bug/Soanb, 1103 Allen Dr., Milford, OH 45150-8763
14824361	+ Email/Text: Bankruptcy@ICSystem.com	Jan 17 2024 04:00:00	IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
14824350	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2024 04:08:21	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14824351	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2024 04:08:21	Chase/Best Buy, P.O. Box 15298, Wilmington, DE 19850
14825020	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14824366	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2024 04:01:00	Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244
14824367	+ Email/Text: mtgbk@shellpointmtg.com	Jan 17 2024 04:00:00	Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
14824368	+ Email/Text: PFS.Analyst@stclair.org	Jan 17 2024 04:01:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14824370	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 04:00:00	TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
15574791	+ Email/Text: EBN@edfinancial.com	Jan 17 2024 04:00:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14824372	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		

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		Jan 17 2024 04:00:00	Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225
14873161	Email/PDF: ebn_ais@aisinfo.com		
		Jan 17 2024 04:08:23	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14864211	+ Email/Text: bankruptcynotice@westlakefinancial.com		
		Jan 17 2024 04:01:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14864142	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Jan 17 2024 04:08:26	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AJX MORTGAGE TRUST I, A DELAWARE TRUST, WILMINGTON
cr		Peritus Portfolio Services II, LLC servicer for Wo
cr		Shellpoint Mortgage Servicing as servicer for Wilm
14824355		Ea
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14871671	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P.O. Box 183853, Arlington, TX 76096

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Kerry Patrick Seifen apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Andrew Kevin Pratt	on behalf of Joint Debtor Luann Ellen Seifen apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com
Brian Nicholas	on behalf of Creditor Shellpoint Mortgage Servicing as servicer for Wilmington Savings Fund Society FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-4TT bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Joint Debtor Luann Ellen Seifen dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com

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David Z. Valencik

on behalf of Debtor Kerry Patrick Seifen dvalencik@c-vlaw.com  
kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;eballa@c-vlaw.com;mlocke@c-vlaw.com;  
ncalaiaro@c-vlaw.com;pgualtieri@c-vlaw.com

Harry B. Reese

on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY,  
FSB, TRUSTEE bankruptcy@powerskim.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com

Jill Manuel-Coughlin

on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY,  
FSB, TRUSTEE bankruptcy@powerskim.com

Joshua I. Goldman

on behalf of Creditor Wilmington Savings Fund Society FSB, doing business as Christiana Trust, not in its individual capacity,  
but solely as trustee for BCAT 2014-4TT josh.goldman@padgettlawgroup.com,  
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Karina Velter

on behalf of Creditor AJAX MORTGAGE TRUST I A DELAWARE TRUST, WILMINGTON SAVINGS FUND SOCIETY,  
FSB, TRUSTEE karina.velter@powerskim.com, Kaitlyn.Pemper@powerskim.com

Mark B. Peduto

on behalf of Joint Debtor Luann Ellen Seifen mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 13